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2 IN THE UNITED STATES BANKRUPTCY COURT FOR
3 THE DISTRICT OF PUERTO RICO

4 IN THE MATTER OF:

5 JUAN R GONZALEZ DAVILA

6 XXX-XX-0205

7
8 Debtor(s)

CASE NO. 05-04479 GAC

Chapter 7

FILED & ENTERED ON 8/22/2005

9
10 DISCHARGE OF DEBTOR

11 It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The
12 debtor is granted a discharge under Section 727 of Title 11, United States Code,
13 (the Bankruptcy Code).

14 San Juan, Puerto Rico, this 22 day of August, 2005.

15
16 BY THE COURT

17
18 
19 GERARDO CARLO ALTIERI
20 U.S. Bankruptcy Judge

21 cc: all creditors

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23 SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.
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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The Chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0104-3
Case: 05-04479

User: aguayob
Form ID: pdf001

Page 1 of 1
Total Served: 24

Date Rcvd: Aug 22, 2005

The following entities were served by first class mail on Aug 24, 2005.

db +JUAN R GONZALEZ DAVILA, PO BOX 479, PATILLAS, PR 00723-0479
aty JULIO RIVERA TORO, BUFETE LCDO JULIO RIVERA TORO, P O BOX 335090, PONCE, PR 00733-5090
tr JORGE L GERENA MENDEZ, GERENA LAW OFFICE, PO BOX 195542, SAN JUAN, PR 00919-5542
smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140
smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192
smg INTERNAL REVENUE SERVICE, MERCANTIL PLAZA BLDG, ROOM 1014, SAN JUAN, PR 00918-1693
smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR, SAN JUAN, PR 00918
smg +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1928
ust +MONSITA LECAROS ARRIBAS, OFFICE OF THE US TRUSTEE, OCHOA BUILDING, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1928
2154639 AEELA, PO BOX 364508, SAN JUAN PR 00936-4508
2154640 ARSILIA GONZALEZ DAVILA, BO PITAHAYA SECTOR SANTA CATALINA, CALLE ACEROLA 192, ARROYO PR 00714
2154641 ASSOCIATES FINANCE, DEPTO QUIEBRAS 111 CARR 174, SUITE 2 MINILLAS INDUSTRIAL PARK, BAYAMON PR 00959-1910
2154642 +BANCO POPULAR DE PUERTO RICO, BANKRUPTCY DEPARTMENT, GPO BOX 366818, SAN JUAN PR 00936-6818
2154643 CINGULAR WIELESS, PO BOX 15067, SAN JUAN PR 00902-8567
2154644 CITIFINANCIAL RETAIL SERVICES, PO BOX 6254, CAROL STREAM IL 60197-6254
2154645 COMMODOCO, PO BOX 363769, SAN JUAN PR 00936-3769
2154646 +CRESCA, PMB 92 BOX 71325, SAN JUAN PR 00936-8425
2154647 FIRST BANK, BANKRUPTCY DIVISION, PO BOX 9146, SANTURCE PR 00908-0146
2154648 FIRST PREMIER BANK, PO BOX 5147, SIOUX FALLS SD 57117-5147
2154649 MONEY EXPRESS, PO BOX 11890, SAN JUAN PR 00922-1890
2190040 +MUEBLERIA MENDOZA, 12000 AVE. JESUS T PINERO, CAYEY PR 00736-9562
2154650 VERIZON WIRELESS, PO BOX 70366, SAN JUAN PR 00936-8366
2154651 WALMART, PO BOX 530927, ATLANTA GA 30353-0927
2154652 WESTERN AUTO, PO BOX 11853, SAN JUAN PR 00910-3853

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2005

Signature:

